



## A WORLD OF EXCLUSIVE PRIVILEGES AWAITS YOU

Dear Member,

Congratulations on your brand new Mahindra vehicle and with it we welcome you to a world of exclusive privileges. Presenting **TopGear Club** – a unique ownership experience truly personalised for you.

Here's a glimpse of the exclusive privileges and offers in store for you:

- TopGear Club welcomes you with an exclusive gift of security benefit – **a Personal Accident Insurance benefit worth INR 25 lakhs for 3 years**
- Range of lifestyle benefits which includes a complimentary Club Mahindra Holiday\* and many more

To enjoy these exclusive privileges and to unlock your Personal Accident Insurance benefit, visit [www.mahindratopgearclub.com](http://www.mahindratopgearclub.com) and update your profile.

Go ahead, enjoy a host of exclusive benefits that come with being a part of the Mahindra family.

Best regards,  
**Madhav Nene**  
Senior General Manager - Marketing Services



# THE GIFT OF SECURITY

We at **TopGear Club** understand that your family has been the pillar of support in all your endeavours and would like to give your family a gift of security – **A Personal Accident Insurance benefit of ₹25 lakhs.** Mahindra & Mahindra has tied up with **The Oriental Insurance Company**, a leading General Insurance Company in India to provide you with a three-year security benefit against accidental death of the owner/spouse of the owner, driving the insured vehicle, at the time of accident and to provide financial relief to the next of kin of the deceased driver.



#### **\*Terms & Conditons:**

- Within 48 hours of the accident, claim intimation should be sent on the following email IDs – [helpdesk.mumbai@waiibs.in](mailto:helpdesk.mumbai@waiibs.in) and [rekha.naik@orientalinsurance.com](mailto:rekha.naik@orientalinsurance.com).
- The following details should be mentioned in the claim intimation for us to lodge the claim with Oriental Insurance Company Limited:
  - Name of the registered vehicle owner
  - Vehicle chassis number
  - TopGear Club enrolment number
  - Date and place of accident
  - Name of the dealership from where vehicle had been purchased.
- First Information Report (FIR) has to be lodged at the nearest police station within 12 hours of the accident.
- The list of documents (available on [www.mahindratopgearclub.com](http://www.mahindratopgearclub.com)) have to be submitted within 15 days of the death for claim reimbursement.
- For detailed Terms & Conditions, visit [www.mahindratopgearclub.com](http://www.mahindratopgearclub.com).



COMPLIMENTARY\*  
**2 NIGHTS/3DAYS**  
STAY



**AN EXCITING  
HOLIDAY AWAITS YOU!**

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You are entitled to a complimentary\*  
2-nights/3-days stay at  
a Club Mahindra resort

For more information please call 1800 209 6006.



#### **\*Terms & Conditions:**

- To claim this offer log on to [www.mahindratopgearclub.com](http://www.mahindratopgearclub.com) and register yourself.
- Offer is valid only for a one-time redemption.
- Mahindra Holidays reserves its right to add or remove any Resort/s from the above list at its sole discretion. An updated list shall be displayed at the holiday voucher redemption page (<http://giftvoucher.clubmahindra.com/gvredeem>). The enumeration of any Resort in the above list does not guarantee a booking against requisition.
- Availability of Resort and Apartments is subject to change from time to time and can be confirmed basis real-time online availability as and when you log in for the purposes of seeking Booking.
- Accommodation will be provided free of cost on the basis of apartment category reserved only to the number of individual as permissible and provided for in the given apartment category, no further accompanying guests shall be allowed. All other costs, including but not limited to cost of travel, meals, taxes (including luxury tax where applicable) and cost of using various services and facilities at the participating resorts, will have to be borne by the bearer of the Holiday Voucher.
- The Booking should be confirmed within the validity period.
- Room availability is on 'First-Come, First-Served' basis.
- Rooms are subject to availability.
- For detailed Terms & Conditions, visit [www.mahindratopgearclub.com](http://www.mahindratopgearclub.com).



— FLAT —  
**20%**  
— OFF\* —

 **Zoomcar**  
*Never Stop Living*

**RENT A SELF-DRIVE  
MAHINDRA VEHICLE  
FROM ZOOMCAR AND  
GET FLAT 20% OFF\*.**

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**PROMO CODE: ALMAHINDRA20**



**\*Terms & Conditons:**

- Maximum discount of ₹1200
- Validity : 31st march 2021
- A fully refundable security deposit may be charged at time of booking
- Only valid on bookings made through Zoomcar website and iOS/Android app
- Discount applicable only on original reservation charges (not applicable on excess Km, late return fee, or other fees/charges)
- Offer not applicable on blackout days. Check list here : <http://www.zoomcar.com/holidays>
- Offers applicable on Mahindra personal vehicle owners of XYLO, SCORPIO, VERITO, BOLERO, THAR, TUV300, KUV100, MARAZZO and XUV300

Dear Member,

When you become a TopGear Club member, you are not only greeted with an array of lifestyle benefits but also offered an unique privilege of security!

As a TopGear Club member, you get an **Exclusive Personal Accidental Death Insurance benefit of Rs. 25 lakhs\* for three years from the date of delivery of your Mahindra vehicle.**

We have tied up with The Oriental Insurance Company Ltd., a leading and reputed General Insurance Company in India, to provide you this unique gift of security.

To enjoy these exclusive privileges and to activate your Personal Accidental Insurance benefit, visit [www.mahindratopgearclub.com](http://www.mahindratopgearclub.com) and update your profile

We wish you a happy and safe motoring experience.

Warm regards,

Madhav Nene

Sr. GM - Marketing Services



1800 209 6006



[www.mahindratopgearclub.com](http://www.mahindratopgearclub.com)



[topgearclub@mahindra.com](mailto:topgearclub@mahindra.com)



\*Insurance is the Subject matter of Solicitation

\*T&C Apply



For Insurance-related queries, please contact: Toll Free No : 1800-11-8485  
or Contact : 022 66360064 and 02228391157  
Email - [kishore@waiibs.in](mailto:kishore@waiibs.in), [komalmane@waiibs.in](mailto:komalmane@waiibs.in), [skadhav@orientalinsurance.co.in](mailto:skadhav@orientalinsurance.co.in),  
[deepak.bobade@orientalinsurance.co.in](mailto:deepak.bobade@orientalinsurance.co.in)



# TOPGEAR CLUB

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## TERMS & CONDITIONS GUIDE



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## THE ORIENTAL INSURANCE COMPANY LIMITED

Name of the Insured	MAHINDRA & MAHINDRA LTD.
Type of Insurance	Group Personal Accident Insurance Policy
Period	Three years from the date of purchase of the vehicle under the TopGear Club programme of MAHINDRA & MAHINDRA LTD. (all vehicles except for any pre-owned/second hand vehicles).
Insured Persons	Owner or Spouse with a valid permanent driving license driving the MAHINDRA & MAHINDRA VEHICLE covered
Condition Precedent	Owner or Spouse should have been driving the Insured Vehicle at the time of the accident
Operative Time of Policy	Only when the Vehicle is being driven by Registered Owner or his legal spouse
Geographical Scope	India only
Premium	Paid by MAHINDRA & MAHINDRA LTD.
Limit of Accidental Death	Rs. 25,00,000 per Vehicle

**THE PERSONAL ACCIDENT INSURANCE POLICY (hereinafter referred to and in as “Policy”) will cease immediately on transfer of the Insured Vehicle.**

The Policy offers Personal Accidental Cover (Accidental Death) as specified under the Schedule 1 of Insurance of the Policy of Oriental General Insurance company under Group Personal Accident Section 1 Table 1 (Accidental Death Cover). To know more, please call the toll-free number 1800-11-8485 or 022-66360064.

OICL to issue a NAMED GPA policy to cover the Owner or Spouse of all the Vehicles. Policy to cover Owner or Spouse who so ever at the time of accident was driving the Vehicle And not when accompanying as a passenger with the appointed driver or when the vehicle is standby for any reason therein like (changing the wheel, standing near the door or any such activity apart from driving). No other person apart from Owner or Spouse will be eligible for Claim under the Policy.

Whereas the Insured named in the Schedule herein has made or caused to be made to THE ORIENTAL INSURANCE CO. LTD., (hereinafter called “ The Company”) a written proposal dated as stated in the Schedule hereto (warranting the truth of the statements contained therein)which is the basis of this Agreement between Mahindra & Mahindra Ltd. and TheCompany and is deemed to be incorporated herein and has paid to the company the premium herein stated for the Insurance here in after specified for the period stated in the Schedule or any further period for which the Company may accept payment for renewal of this Policy.

The Policy offers Personal Accidental cover (Death) as specified under the Schedule 1 of Insurance of the Policy.

**SECTION 1 :**

**COVERAGE UNDER PERSONAL ACCIDENT**

If at any time during the coverage of the Policy, the Insured person shall sustain any bodily injury resulting solely and directly from accident caused by external, violent and visible means whilst driving the vehicle covered,then the company shall pay to the legal personal representative (s) of the Insured person as the case may be, the sum hereinafter set forth, that is to say:

- If such injury shall within 12 calendar months of its occurrence be the sole and direct cause of death of the Insured person, the Sum Insured as specified in the Schedule of Insurance, shall be paid to the assignee/Legal Heir of the Insured person.

**CARRIAGE OF DEAD BODY AND FUNERAL CHARGES**

Expenses incurred in the carriage of dead body of the Insured to

his place, residence and funeral charges (death due to accident and the claim otherwise being admissible under the PA section) shall be reimbursed, subject to maximum of Rs. 2,500/-.

#### **EXCLUSIONS APPLICABLE UNDER THE POLICY**

The Company shall not be liable for:

- War Risk: Bodily injury as a consequence directly or indirectly of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurps power, confiscation, nationalisation, civil commotion or loot or pillage in connection herewith.
- Confiscation: Any bodily injury to the Insured person due to confiscation, requisition or destruction or order of any government, public or local authority.
- Nuclear Risk : Any bodily injury to the Insured person, consequential loss, legal liability, directly or indirectly caused by or contributed to by or arising from Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

#### **OTHER EXCLUSIONS:**

Payment of the compensation in respect of Death will be denied as a direct consequence of:

- Committing or attempting suicide, intentional self-injury or due to the common fight or racing or participating in any such kind of event
- Under the influence of intoxicating liquor or drugs
- Whilst engaging in aviation or whilst mounting into, dismounting from or travelling in any aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- Death resulting from pregnancy or childbirth
- Death resulting from venereal disease or insanity
- Contracting any illness, directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and/or any mutant derivative or variation of HIV or AIDS.
- Committing any breach of law of the land with criminal intent
- Learning of the vehicle to obtain Driving License or accompanying as a passenger in other car or not driving in the registered vehicle of own
- In case of Owner and Spouse both are travelling and either of them is on the wheel, in case of an accident only one person who was driving the vehicle will be entitled for the claim
- In case of any accident while accompanying as a passenger in the owned vehicle with the Appointed Driver then the Death of the Driver or Owner or Spouse will not be covered

## **GENERAL CONDITIONS**

1. Every notice or communication to be given or made under this Policy shall be delivered in writing at the address of the Policy issuing office of the Company. In the event of a claim arising out of an accident involving any other person or property not relating/belonging to the Insured, a complaint to the nearest police station to be lodged forthwith, unless it is not practicable to do so on account of reason beyond the control of the Insured, in which case a report to the police station to be sent as soon as possible and in any case, within reasonable time, stating the circumstances of the occurrence including the circumstances if any for not taking immediate action to report the said accident to the police.
2. Insured/Insured persons shall take all reasonable precautions for safety and soundness to prevent aggravation of injury in order to minimise claims under the Policy.
3. Insured/Insured persons must inform the Company, as soon as reasonably possible, of any material change in the information provided to the Company for example, change of address, etc.
4. The Company shall not be liable to make any payment in respect of any claim, if such a claim be in manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his/her behalf.
5. Should any difference arise as to any amount payable to the Insured (liability being otherwise admitted) such difference shall independently of all other questions will be referred to the decision of Arbitrator(s) to be appointed in India in accordance with appropriate Statutory provisions in force in India at the time of reference.
6. If Oriental Insurance Company Ltd. Shall disclaim liability under any claim and such claim shall not have been made subject matter of suit in a Court of law within 12 months from the date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.
7. The Oriental Insurance Company Ltd. Shall not be liable for any interest on any Sum paid / payable under this Policy.
8. The parties to this Insurance Policy expressly agree that the disputes under the Policy shall be subject to Indian courts of competent jurisdiction and that the laws of The Republic of India shall govern the validity, construction, interpretation and effect of this Policy.

## **REQUEST FOR CLAIM PAYMENT**

As per the guidelines issued by the Finance Ministry of Central Government payments are made via cheque in case the claimants account is in a bank which is not having RTGS/ NEFT.

Cheque payments for RTGS will be done in the following format with the details mentioned below:

1. Name of the Account Holder (Claimant)
2. Account Number
3. Name of the Bank & Branch
4. IFSC Code/MICR Code
5. RTGS/NEFT Code Bank
6. Contact Number and Signature
7. One cancelled cheque copy (in case of the claim admissible and payable by OICL)

### **CLAIM PROCEDURE AND REQUIREMENTS**

Regd Office : The Oriental Insurance Company Ltd., Oriental House, PM No. 7037, A-25/27, Asaf Ali Road, New Delhi – 110 002.

1. Upon happening of any event which may give rise to a Claim , which shall mean and include only death while driving and subject to a limit of Rs 25 lakhs under this Policy, written notice with full particulars must be given to The Company's Policy issuing office immediately. However, reasonable cause to be furnished in the event of the representative of Insured person for not notifying the accident immediately. This clarification for delay in notification shall in any case be submitted within 30 days from the date of Death.
2. The Insured person shall obtain and furnish to the Company with all the necessary documents within 30 days of Death, upon which a claim is based and shall also give the Company such additional information and/or assistance as the Company, may require in dealing with the claim.
3. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based. The Claim is per chassis one claim irrespective at the time of accident if Owner and Spouse both are travelling together and either of them is on wheel. The claim is per chassis per year subject to the renewal terms of the policy as agreed between M&M and OICL.
4. Final claim along with FIR, Claim Form and list of documents as listed hereunder, should be submitted to the Company's Policy issuing office within 30 days of the death.
5. All claims to be processed by The Oriental Insurance Company and all claim payments would be sent to the claimant directly by The Oriental Insurance Company Ltd. through Regd. Post/ Courier or NEFT/RTGS.
6. All the Claims will be paid subject to admissibility as per policy terms and conditions and satisfactory investigation report arranged by Insurer.

**NOTE :**

- In case of any legal dispute arising from the Insurance contract the aggrieved party is advised to approach The Oriental Insurance Company directly.
- For any dispute with regards to Policy issuance/operation and claims settlement, the aggrieved party or the claimant as the case may be shall not have any recourse to MAHINDRA & MAHINDRA LTD. for redressal of its / his grievance.
- The Certificate of Insurance is proof that the Vehicle is covered under the Personal Accidental Insurance benefit under TopGear Club (MAHINDRA & MAHINDRA LTD.)
- Information in the booklet is a manual replication of terms and conditions of the Master Policy issued to MAHINDRA & MAHINDRA LTD. Though adequate care has been taken to incorporate all terms and conditions, any omission would not increase the liability of The Oriental Insurance Company Ltd. from what is covered under the Policy issued to MAHINDRA & MAHINDRA LTD.

**CLAIM DOCUMENTS**

- Copy of Invoice/cash memo for the vehicle purchase
- Claim form duly filled in
- Copy of Driving Licence(Owner or Spouse)
- Copy of R. C. Book
- FIR by Police Authority
- Original Death Certificate
- Post Mortem Report
- Police Panchnama
- Legal Heir Proof Documents (Photo ID, Address Proof, PAN Card or Passport Copy) and Relationship Proof.
- Claims documents will be preferably in English or Hindi, in case if it is in regional language kindly send the attested translation from the notary.

**DOCUMENTS TO BE SUBMITTED AT**

**Kindly courier all the claim papers to the below mentioned address in the name of :**

**Suresh K Adhav**

**Divisional Manager**

**The Oriental Insurance Co. Ltd**

Andheri Divisional Office D J House 2<sup>nd</sup> Floor, Wilson Pen Compound, Old Nagardas Road Near Subway Andheri (East) Mumbai - 400069

**Kindly send a Xerox copy of the documents to below address:**

**M.S.R. Baig**

**Asst Vice President- Head Mumbai Region**

**WAI Insurance Broking Services Pvt. Ltd.**

C/o BRICS Securities Limited, 4<sup>th</sup> Floor, Sadhana House, 570 P.B. Marg, Behind Mahindra Towers Worli, Mumbai - 400 018.  
(D) +91-22-66360064



**CLAIM DETAILS TO BE FURNISHED IN ADDITION TO COMPLETED CLAIM FORM**

THE Divisional Manager,

The Oriental Insurance Company Ltd.

I, hereunder, give the details of the accident and the subsequent medical treatment taken at the hospital.

Name of the Insured	<b>MAHINDRA &amp; MAHINDRA LTD.</b>
Name of the Claimant	
Invoice no. for the M&M Vehicle purchased	
Present Residential Address of the Claimant	
State & Pin code number	
Telephone No./Mobile No. of the Claimant/ Legal Heir	
Vehicle Type & Vehicle Number	
Engine No. & Chassis Number	
Details of Insurance and Date of Issue	
Brief Details of the Accident	Date :
	Place:
	Details of Occurrence (Please attach separate sheet)
Details of Death	(Please attach separate sheet)
Name and Address of M & M Dealer and/or Associates	

I further confirm and declare that the information furnished above are true to the best of my knowledge and if at any stage it is found that any of the information furnished by me above is incorrect, the claim preferred above may be forfeited, by the Insurance Company.

Signature of the Claimant

Date :

Place :

In case of any information, kindly contact M.S.R. Baig on **022-66360064** from 10 AM to 6 PM except Saturday & Sunday.

**For filing Insurance claim or any policy - related queries,  
please mention the Mahindra & Mahindra TopGear Club  
program.**

**Insured Code: AI0000001316**

For Insurance related queries and Claims intimation,

**Please contact :**

Toll-free no.: 1800-11-8485

or

022-66360064 from 10 AM to 6 PM except Saturday and Sunday.

Email: -komalmane@waiibs.in or baig@waiibs.in

skadhav@orientalinsurance.co.in

deepak.bobade@orientalinsurance.co.in

**TOPGEAR**  
C L U B